

**Information to identify the case:**

Debtor 1	<b>Daniel Valdez</b>	Social Security number or ITIN <b>xxx-xx-7122</b>
	First Name   Middle Name   Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13 1/16/20</b>
Case number:	<b>20-01251</b>	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Daniel Valdez	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	302 Wentworth Dr. Sandwich, IL 60548	
<b>4. Debtor's attorney</b> Name and address	Christina Banyon CKB Lawyers, LLC 124 N. Scott Street Joliet Joliet, IL 60432	Contact phone 3128488199 Email: cbanyon.law@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/17/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 11, 2020 at 09:30 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Location:</b> 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/11/20</b>  <b>Filing deadline: 3/26/20</b> <b>Filing deadline: 7/14/20</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/3/20 at 10:45 AM, Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432	
<b>11. Filing a chapter 13 bankruptcy case</b>	<b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Daniel Valdez  
Debtor

Case No. 20-01251-LAH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mmiller  
Form ID: 309I

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Daniel Valdez, 302 Wentworth Dr., Sandwich, IL 60548-2426  
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
28553203 +Bristol Kendall Fire Protection, PO Box 2355, Schiller Park, IL 60176-0355  
28553208 +Earthmore Visa, PO Box 4521, Carol Stream, IL 60197-4521  
28553209 +Edward Health Ventures, 26185 Network Place, Chicago, IL 60673-1261  
28553212 +Edwards Health Ventures, 26185 Network Place, Chicago, IL 60673-1261  
28553215 +Illinois Tollway, 2700 Ogden Ave, Downers Grove, IL 60515-1703  
28553217 +Markoff Law, 29 N. Wacker Dr., Chicago, IL 60606-3203  
28553219 +Northwestern Medicine Valley West, 1302 N Main St, Sandwich, IL 60548-2587  
28553221 +Sun Loan, 102 W. Madison st., Ottawa, IL 61350-5006  
28553223 +Verve, PO Box 3220, Buffalo, NY 14240-3220  
28553222 +tmobile, PO Box 8099, Newark, DE 19714-8099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cbanyon.law@gmail.com Jan 18 2020 01:21:26 Christina Banyon,  
CKB Lawyers, LLC, 124 N. Scott Street, Joliet, Joliet, IL 60432  
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 18 2020 01:22:31 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
28553204 +EDI: CAPITALONE.COM Jan 18 2020 06:05:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
28553205 +EDI: CAPONEAUTO.COM Jan 18 2020 06:05:00 Capital One Auto Finance, 7933 Preston Rd,  
Plano, TX 75024-2302  
28553206 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 18 2020 01:31:18 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
28553211 +E-mail/Text: bankruptcy@edward.org Jan 18 2020 01:23:24 Edward Hospital,  
801 S. Washington Street, Naperville, IL 60540-7499  
28553210 +E-mail/Text: bankruptcy@edward.org Jan 18 2020 01:23:24 Edward Hospital, PO Box 4207,  
Carol Stream, IL 60197-4207  
28553213 +EDI: AMINFOFP.COM Jan 18 2020 06:04:00 First Premier Bank, PO Box 5529,  
Sioux Falls, SD 57117-5529  
28553214 +E-mail/Text: collections@myiccu.org Jan 18 2020 01:22:12 Illinois Community Credit Union,  
508 W. State St., Sycamore, IL 60178-1328  
28553218 E-mail/Text: usbknotice@ncc.us Jan 18 2020 01:21:45 Nationwide Credit and Collections,  
815 Commerce Sr., Suite 270, Oak Brook, IL 60523  
28553220 +E-mail/Text: bankruptcy@speedyinc.com Jan 18 2020 01:22:06 Speedy Cash Service,  
1218 N. Lake St. Ste 120, Aurora, IL 60506-2476

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28553216 Luis Rivera  
28553207 ##+Duke and Duke Management, 1015 W. North Ave., Villa Park, IL 60181-1341

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mmiller  
Form ID: 309I

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jan 17, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Christina Banyon on behalf of Debtor 1 Daniel Valdez cbanyon.law@gmail.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3